5

ABSTRACT OF THE DISCLOSURE

Revenues generated from the rental, sale and exchange of lists compiled by "list owners" and used by "list users" are periodically shared with "listed individuals" who provided personal data that appears on the lists. The portions of revenue credited to each of the listed individuals are determined based upon whether a list including the listed individual generated revenue, the quality of data provided (e.g., periodically updated information) and the quantity of data provided (e.g., percentage of questions answered in a questionnaire).